



Policy Schedule

Insured Name: Queensland Christian Soccer Association
Insured Persons:
Period of insurance: From: 31/10/2022 To: 31/10/2023
Wording: QM360 Sports Insurance Policy
Time of operation of cover: CODE 205 Activities and Associated Travel
Cover under this policy shall apply whilst the insured person is engaged in officially sanctioned activities involving:
■ Participating in club, representative, state or national events
■ Training arranged by the insured
■ In an administrative capacity as an official or trainer or fund-raiser
Cover shall also include
■ Travelling directly to and from the above sanctioned activities and;
■ Staying away from home whilst engaged in the above sanctioned activities.

Aggregate limit of liability \$2,000,000.00

Geographical Limit Australiawide

Benefits:

Category of Exposure:

Senior players Junior players Officials/Marshals

Section A - Capital Benefits

(Accident Only)

Capital Benefit	\$100,000.00	\$100,000.00	\$100,000.00
Total Permanent Disablement	\$100,000.00	\$100,000.00	\$100,000.00

Section B - Weekly Benefits - Injury

(Income Earners Only)

Weekly Benefit-Injury	\$350.00	\$350.00	\$350.00
Weekly Benefit-Excluded Period (days)	7	7	7
Weekly Benefit, Benefit Period (weeks)	52	52	52

Section C - Injury Assistance

(Non income earners)

Weekly Benefit	\$350.00	\$350.00	\$350.00
Weekly Benefit, Benefit Period (weeks)	26	26	26

Section D - Non medicare medical expenses

Non Medicare Medical Expenses	\$2,000.00	\$2,000.00	\$2,000.00
	80 % of Expenses		

Number of Insured Persons

Senior players	1206
Junior players	3915
Officials/Marshals	1000

Endorsements

FUNERAL BENEFITS

It is hereby declared and agreed that Funeral Benefits is added to this policy as follows. If an Insured Person becomes entitled to compensation under Section A payable condition 1 (Death) of this policy, we will pay an amount of up to \$3,000 in respect of any Funeral expenses paid.

WORDING ALTERATION - NMME (Removal or MRI's Exclusion)

Under Section E – Non Medicare medical expenses, what we will not pay is amended to read

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- any injury, medical condition, infirmity or weakness known to the insured person or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy;
- illness.
- for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards and/or ankle braces;
- for costs related to breakage of dentures, optical lenses or spectacles;
- expenses incurred for which a Medicare benefit is payable;
- expenses incurred more than twelve (12) months after the date of injury;
- accounts covered by an ambulance service whether claimed or not;
- accounts covered by private health insurance whether claimed or not.

The general and additional exclusions set out under 'When you are not covered' in this Policy may also affect your claim.

Chauffer Benefit

If you suffer injury which

a) requires you to attend medical consultations and

b) you are fit to return to work but your doctor certifies you are unable to drive a vehicle or travel on public transport;

We agree to pay expenses incurred for a chauffeur or taxi service to and from your usual place of residence to your usual place of work; or for the purposes of receiving medical treatment, to a maximum of \$2,500

WORDING ALTERATION – DEATH BENEFITS

Under Section A – Capital Benefits, the Compensation table- Capital Benefits is amended as follows:

Injury resulting in: Compensation as a percentage of the capital sum insured shown in the Policy Schedule

1. Death 100%